



U.S. Small Business
Administration

Agenda

1. **Asistencia no financiera de la SBA y nuestros socios**
2. **Asistencia de préstamos por desastre de la SBA para pequeñas empresas y organizaciones sin fines de lucro**
3. **Recursos adicionales**

**Estas diapositivas están disponibles para descargar en:
www.sba.gov/tx/houston**

Asistencia no financiera

Importante: Socios de Recursos de la SBA

Socios de recursos locales

Asesoramiento virtual y recursos en línea.

- Centros de Desarrollo de Pequeñas Empresas/Small Business Development Centers (SBDC)
- Mentores SCORE (solo virtual) \ Counselors to Americas Small Businesses

Comuníquese Con SBA y Nuestros Socios:

Centro de desarrollo de pequeñas
empresas o en ingles:
Small Business Development Centers
(SBDC)s
713 752 8444
www.sbdc.uh.edu

SCORE Houston – Counselors to
Americas Small Business
713 487 6565
www.houston.score.org – visite la
pagina para comunicarse con un
consejero en Espanol.

Centro de negocios para mujeres o
Womens Business Center (WBC)
713 681 9232
[www.wbea-texas.org/womens-
business-center](http://www.wbea-texas.org/womens-business-center)

U.S. Small Business Administration
(SBA) – Houston District Office
713 773 6500
www.sba.gov/tx/houston
REGÍSTRESE PARA ACTUALIZACIONES POR CORREO
ELECTRÓNICO:
www.sba.gov/tx/houston
Twitter: @SBA_Houston

Asistencia de préstamos por desastre de la SBA

Ley C.A.R.E.S. (CARES Act)

- Firmado el viernes 27 de marzo de 2020
- Deberías leer por ti mismo
- La Ley CARES completa se encuentra aquí:

<https://www.congress.gov/bill/116th-congress/house-bill/748/text>

No podemos ofrecer interpretación legal de la Ley.

The CARES Act

DIVISION A—KEEPING WORKERS PAID AND EMPLOYED, HEALTH CARE SYSTEM ENHANCEMENTS, AND ECONOMIC STABILIZATION TITLE I—KEEPING AMERICAN WORKERS PAID AND EMPLOYED ACT

Sec. 1101. Definitions.

Sec. 1102. Paycheck protection program.

Sec. 1103. Entrepreneurial development.

Sec. 1104. State trade expansion program.

Sec. 1105. Waiver of matching funds requirement under the women's business center program.

Sec. 1106. Loan forgiveness.

Sec. 1107. Direct appropriations.

Sec. 1108. Minority business development agency.

Sec. 1109. United States Treasury Program Management Authority.

Sec. 1110. Emergency EIDL grants.

Sec. 1111. Resources and services in languages other than English.

Sec. 1112. Subsidy for certain loan payments.

Sec. 1113. Bankruptcy.

Sec. 1114. Emergency rulemaking authority.

Si ya tiene un préstamo existente de SBA

Aplazamiento: Suspensión temporal del pago

7 (a) Préstamos y micropréstamos

- Para préstamos 7 (a), hasta seis (6) meses consecutivos
- Para micro préstamos, hasta seis (6) meses consecutivos
- El aplazamiento no puede hacer que el préstamo se extienda más allá del vencimiento máximo de seis (6) años

Préstamos 504

- Hasta seis (6) meses consecutivos o el 20% del monto original del préstamo, lo que sea menor

Préstamos por desastre existentes

- La SBA ha extendido los pagos de préstamos existentes hasta el 31 de diciembre de 2020 automáticamente.
- No tienen que comunicarse con la SBA para solicitar la extensión.
- *Por ejemplo, préstamos por desastre existentes del huracán Harvey, la tormenta tropical Imelda, etc.*

Debe hablar con su prestamista sobre las extensiones para 7(a) y 504.

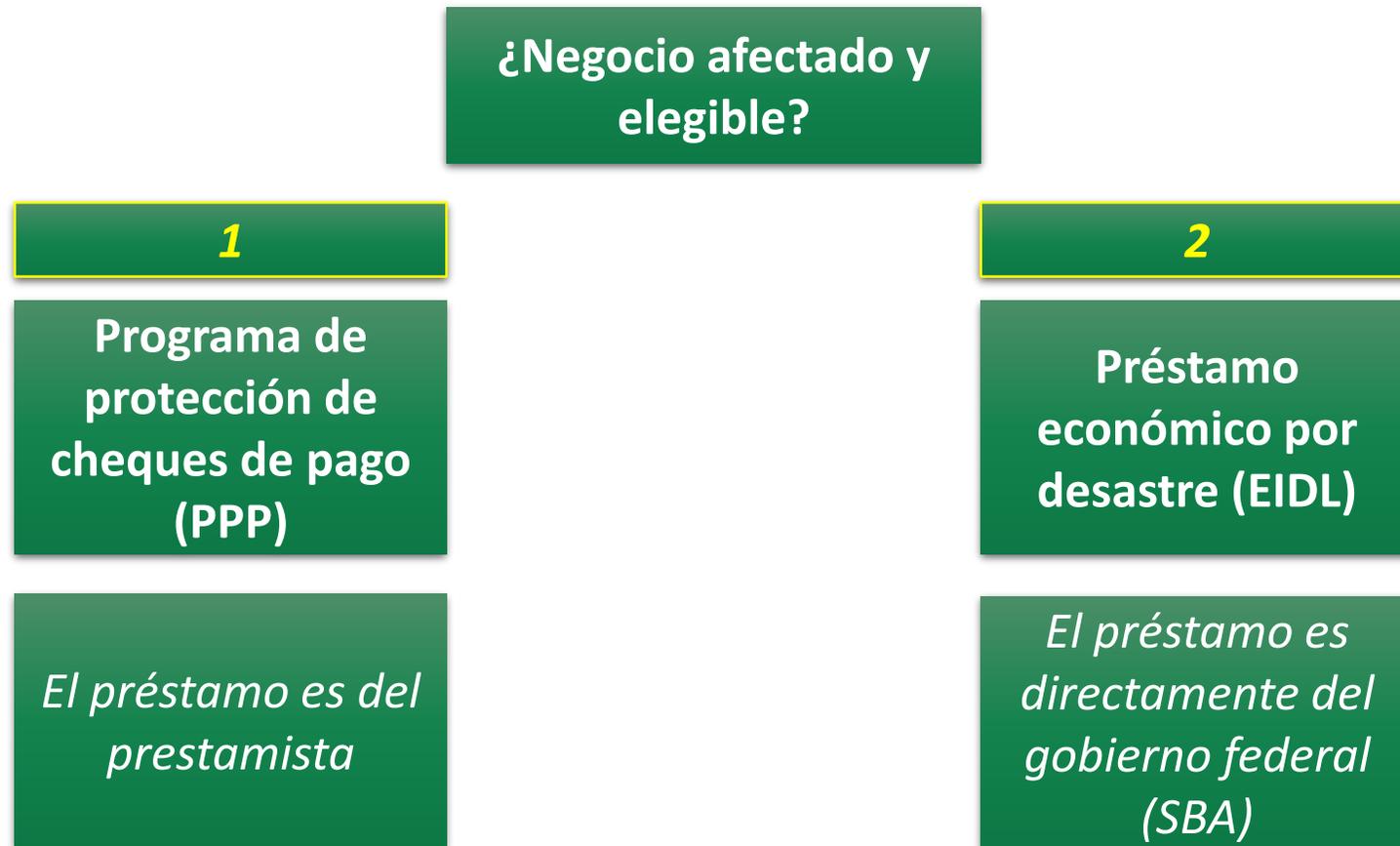
Artículo importante en la Ley CARES - Préstamos 7 (a)

- Según la Ley CARES, personas con préstamos 7 (a) están exentas de cualquier obligación de pagar el principal, los intereses y las tarifas asociadas por un préstamo 7 (a) en un estado de servicio regular (incluidos los préstamos de Community Advantage) por un 6- período de un mes que comienza con el primer pago de un préstamo después del 27 de marzo de 2020.
- La SBA pagará este primer pago del préstamo a los Prestamistas dentro de los 30 días posteriores a la fecha de vencimiento del primer pago del préstamo después del 27 de marzo de 2020.
- Si un Prestamista recibe un pago de préstamo de un Prestatario después del 27 de marzo de 2020, el Prestamista debe informarle al Prestatario que tiene la opción de:
 - el prestamista ya sea devolviendo el pago del préstamo al prestatario o
 - aplicar el pago del préstamo para reducir aún más el saldo del préstamo después de la aplicación del pago de la SBA
- Para realizar el primer pago, la SBA necesitará que los prestamistas proporcionen el monto bruto mensual del préstamo adeudado (que incluye las partes garantizadas y no garantizadas del préstamo) lo antes posible.
- La SBA proporcionará más orientación a los prestamistas pronto.

Cambios desde la semana pasada

Paso de la nueva ley (CARES Act)

Da a las empresas **DOS** opciones de ayuda



Préstamos de Desastre por Daños Económicos (EDIL)

Préstamos de Desastre por Daños Económicos (EDIL)

-  Préstamos de hasta \$ 2 millones; sin pagos por 12 meses
-  3.75% de tasa de interés para pequeñas empresas; 2.75% para organizaciones privadas sin fines de lucro
-  Reembolsos a largo plazo hasta 30 años
-  Pequeñas empresas, pequeñas cooperativas agrícolas y organizaciones privadas sin fines de lucro son elegibles
-  Puede usarse para deudas fijas, nóminas, cuentas por pagar y otras facturas afectadas por el desastre
-  Puede ser aprobado únicamente en el puntaje de crédito del solicitante
-  No requerirá declaración de impuestos o transcripción de declaración de impuestos para su aprobación
-  También puede usar métodos alternativos para determinar la capacidad de reembolso del solicitante

Detalles adicionales

Sin costo para aplicar; No hay obligación de tomar el préstamo (si se ofrece)

La cantidad es determinada por la SBA a partir de su información

Requisitos de garantía personal:

- Ninguno, si el préstamo es bajo de \$200,000
- Si más de \$ 200,000, entonces la garantía de todos los propietarios del 20% o más

Colateral:

- Si más de \$ 25,000 EIDL requieren garantía
- La SBA no disminuirá por falta de garantías, pero requiere la promesa de lo que está disponible
- En Texas no se requiere residencia principal

Subsidio de emergencia EIDL

- Hasta el 31 de diciembre de 2020, las pequeñas empresas afectadas pueden solicitar un anticipo de no más de \$ 10,000
- El pago debe realizarse dentro de los 3 días.
- No se requiere el pago incluso si posteriormente se le niega un préstamo
- Advance puede usarse para propósitos, incluyendo:
 - enfermedad pagada a los empleados
 - nómina para retener empleados
 - Aumento de los costos para obtener materiales no disponibles debido a la interrupción de las cadenas de suministro.
 - pagos de renta
 - obligaciones que no se pueden cumplir debido a pérdidas de ingresos

Cómo Solicitar el Préstamos: EDIL

- Funciona en iPhone con Safari / Chrome en Android
- Funciona mejor con Internet Explorer o Microsoft Edge
- Para el desastre de COVID-19 todo estará en línea
- El sitio web para solicitar EIDL es www.sba.gov/disaster
- También puede comunicarse con el centro de servicio al cliente por desastre de la SBA:

1-800-659-2955

disastercustomerservice@sba.gov

TTY: 1-800-877-8339

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

ELIGIBLE ENTITY VERIFICATION

Choose One:

- Applicant is a business with not more than 500 employees.
- Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- Applicant is a cooperative with not more than 500 employees.
- Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.

Review and Check All of the Following:

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- Applicant is not in the business of lobbying.
- Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

Información del negocio (1 of 2)

Step 1 of 3

Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type*

Is the Applicant a Non-Profit Organization? *

Yes No

Is the Applicant a Franchise? *

Yes No

Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)

Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

List the Secular Social Services Provided by the Faith Based Entity

Información del negocio (2 of 2)

Compensation From Other Sources Received as a Result of the Disaster

Provide Brief Description of Other Compensation Sources

Primary Business Address (Cannot be P.O. Box) *

City *

State *

County

Zip *

Business Phone *

Alternative Business Phone

Business Fax

Business Email *

Date Business Established *

Current Ownership Since *

Business Activity *

Detailed Business Activity *

Number of Employees (As of January 31, 2020) *

Información del propietario

Business Owners Information

Is Your Business Owned by a Business Entity? *

Yes No

Individual Owner/Agent(s)

Owner/Agent 1

First Name *

Last Name *

Mobile Phone *

Title / Office *

Ownership Percent *

Email *

SSN *

Birth Date *

mm/dd/yyyy

Place Of Birth *

U.S. Citizen *

Yes No

U.S. Citizen *

Yes No

Residential Street Address *

City *

State *

Zip *

 Add Additional Owner

< Back

Next >

Información Adicional (1 of 2)

Step 3 of 3

Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction? Yes No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans? Yes No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? Yes No

b. Have you been arrested in the past six months for any criminal offense?

c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?

If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above. Yes No

Información Adicional (2 of 2)

I would like to be considered for an advance of up to \$10,000.

Where to Send Funds

Bank Name *



Account Number *



Routing Number *



On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan. I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

I hereby certify **UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES** that the above is true and correct.

Después de aplicar

Decisión de procesamiento de préstamo

- La información es verificada y también se verifica el crédito
- Se completan los pronósticos para determinar el monto del préstamo (EDIL)
- El oficial de crédito se comunica con usted para recomendarle y analizar los próximos pasos
- La decisión normalmente se toma hasta 4 semanas

Cierre de préstamo y desembolsos de fondos

- Firmar y someter documentos
- Desembolso inicial es de \$ 25K en 5 días
- Se asigna un administrador del caso que le ayudará con el resto del proceso.

Notas importantes sobre su aplicación

- Por favor complete y envíe todo lo requerido
 - Los retrasos ocurren debido a la falta de información / incompleta
- Si se necesitan más fondos, puede enviar documentos de respaldo y solicitar un aumento
- Si se necesitan menos fondos, puede solicitar una reducción
- Si se deniega, se le dará hasta seis meses para proporcionar información nueva y una solicitud de reconsideración por escrito.

Préstamos PPP

Programa de protección de cheques de pago (PPP)

Programa de protección de cheques de pago (PPP)

- Designado a ayudar a las pequeñas empresas con la nómina y otros gastos operativos.
- La SBA perdonará la parte de los ingresos del préstamo que se usó para cubrir:
 - Las primeras ocho semanas de costos de nómina
 - Renta
 - Utilidades
 - Intereses hipotecarios
- Más detalles aquí:
 - <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

Elegibilidad de PPP

- Pequeña empresa afectada por COVID-19 con menos de 500 empleados, incluidos
 - empresas individuales, contratistas independientes, trabajadores independientes
 - organización privada sin fines de lucro
 - Organizaciones de veteranos 501 (c) (19)
- Ciertas empresas pueden tener más de 500 empleados si cumplen con los estándares de tamaño de la SBA para esas industrias
- Empresas de hostelería e industria alimentaria con más de una ubicación:
 - podría ser elegible a nivel de tienda y ubicación si la tienda emplea a menos de 500 trabajadores
 - Esto significa que cada ubicación de la tienda podría ser elegible

Detalles del préstamo y perdón

- Detalles:
 - Vencimiento de 2 años; tasa de interés de .5%
 - Pagos diferidos por seis meses
 - No se requieren garantías colaterales o personales.
 - El gobierno ni los prestamistas cobrarán a las pequeñas empresas ninguna tarifa
- El perdón es:
 - Basado en que el empleador mantiene o recontrata rápidamente a los empleados y mantiene los niveles salariales
 - Reducido si disminuye el personal a tiempo completo o si los sueldos y salarios disminuyen
 - Completamente perdonado si los fondos se utilizan para costos de nómina, intereses sobre hipotecas, alquileres y servicios públicos
 - Al menos el 75% de la cantidad perdonada debe haber sido utilizada para la nómina

Los préstamos PPP provienen de prestamistas existentes de la SBA

- ¿Quiénes son los prestamistas de la SBA del distrito de Houston?
- Apx. 200 prestamistas de la SBA en el distrito de Houston
- Es posible que puedan asesorarlo sobre los detalles de los préstamos PPP
 - Puede encontrar una lista de prestamistas de la SBA en el Distrito de Houston en www.sba.gov/tx/houston en Recursos de Coronavirus



Aplicación de muestra de PPP(1 of 4)



Paycheck Protection Program Application Form

OMB Control No.: 3245-

Expiration Date: 06/30/2020

Non-Profit <input type="checkbox"/> Vet Org <input type="checkbox"/> Tribal <input type="checkbox"/> Ind. Cont. <input type="checkbox"/> Self Employed <input type="checkbox"/>		DBA or Tradename if applicable	
Business Legal Name			
Business Primary Address		Business TIN (EIN,SSN)	Business Phone () -
		Primary Contact	Email Address

Average Monthly Payroll:	\$	X 2.5 equals Loan Amount:	\$	Number of Jobs:	
Purpose of the loan (select more than one):	<input type="checkbox"/> Payroll <input type="checkbox"/> Rent / Mortgage Interest <input type="checkbox"/> Utilities <input type="checkbox"/> Other (explain):				

Applicant Ownership

List all owners of Applicant with greater than 20% ownership stakes. Attach a separate sheet if necessary.

Owner Name	Title	Ownership %	TIN (EIN,SSN)	Address

Aplicación de muestra de PPP(2 of 4)

If questions (1) or (2) below are answered "Yes," the loan will not be approved.

Question	Yes	No
1. Is the Business or any owner presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
2. Has the Business, any of its owners, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is the Business or any owner an owner of any other business or have common management with any other business? If yes, attach a listing of all Affiliates and describe the relationship as addendum A.	<input type="checkbox"/>	<input type="checkbox"/>
4. Has the Business received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.	<input type="checkbox"/>	<input type="checkbox"/>

Applicants who are individuals and all 20% or greater owners of the business must answer the following questions. If questions (5) or (6) are answered "Yes" or question (7) is answered "No", the loan will not be approved.

Aplicación de muestra de PPP(3 of 4)

Question	Yes	No
5. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, on probation or parole?	<input type="checkbox"/>	<input type="checkbox"/>
Initial here to confirm your response to question 5 → _____		
6. Within the last 7 years, for any felony or misdemeanor for a crime against a minor, have you: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?	<input type="checkbox"/>	<input type="checkbox"/>
Initial here to confirm your response to question 6 → _____		
7. <input type="checkbox"/> I am a U.S. Citizen <u>OR</u> <input type="checkbox"/> I have Lawful Permanent Resident status <input type="checkbox"/> No		
Initial here to confirm your response to question 7 → _____		

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

REPRESENTATIONS AND AUTHORIZATIONS

I represent that:

- I have read the Statements Required by Law and Executive Order included in this form, and I understand them.
- I will comply, whenever applicable, with the civil rights and other limitations in this form.
- All SBA loan proceeds will be used only for business related purposes as specified in the loan application.
- To the extent feasible, I will purchase only American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.

For Applicants who are individuals and all Associates: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

Aplicación de muestra de PPP(4 of 4)

CERTIFICATIONS

The Business and each 20% or greater owner must certify in good faith to all of the below by **initialing** next to each one:

_____ Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.

_____ The funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments; I understand that if the funds are used for unauthorized purposes, the federal government may pursue criminal fraud charges.

_____ Documentation verifying the number of full-time equivalent employees on payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight week period following this loan will be provided to the lender.

_____ Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than twenty-five percent (25%) of the forgiven amount may be for non-payroll costs.

_____ During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under this program.

_____ I further certify that the information provided in this application and the information that I have provided in all supporting documents and forms is true and accurate. I realize that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

_____ I acknowledge that the lender will calculate the eligible loan amount using tax documents I have submitted. I affirm that these tax documents are identical to those I submitted to the IRS. I also understand, acknowledge and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

Signature of Authorized Representative of Business

Date

Preguntas

Estafas y fraudes de pequeñas empresas

- Si alguien se comunica con usted prometiéndole obtener la aprobación de un préstamo de la SBA, pero requiere algún pago por adelantado, sospeche de fraude.
- Esté atento a los ataques de utilizando el logotipo de SBA.
- Verifique toda la correspondencia que reciba; El número de solicitud de referencia es coherente con su número de solicitud real.
- La SBA limita las tarifas que se puede cobrar a un prestatario
- Cualquier comunicación por correo electrónico de la SBA provendrá de cuentas que terminen con **gov**
- La presencia de un logotipo de SBA en una página web no garantiza que la información sea precisa o respaldada por SBA.
- Informe cualquier sospecha de fraude a la línea directa de la OIG al 800-767-0385 o en línea en <https://bit.ly/2UxdAhL>

Preguntas comunes "Ya solicité EIDL ..."

Este correo electrónico enviado el 30 de marzo a todos los que se aplicaron antes del 30 de marzo

Sabemos que enfrenta tiempos difíciles en esta crisis de salud actual. La Administración de Pequeñas Empresas de EE. UU. Se compromete a ayudar a brindar alivio a las pequeñas empresas y organizaciones sin fines de lucro que sufren debido a la pandemia de Coronavirus (COVID-19).

El 27 de marzo de 2020, el presidente Trump promulgó la Ley CARES, que proporcionó asistencia adicional para propietarios de pequeñas empresas y organizaciones sin fines de lucro, incluida la oportunidad de obtener hasta un adelanto de \$ 10,000 en un préstamo por desastre por lesiones económicas (EIDL).

Este avance puede estar disponible incluso si su solicitud EIDL fue rechazada o aún está pendiente, y será perdonada.

Si desea solicitar el Avance en su EIDL, visite www.SBA.gov/Disaster lo antes posible para completar una nueva solicitud simplificada. Para calificar para el Avance, debe enviar esta nueva solicitud incluso si ya envió una solicitud EIDL. Solicitar Advance no afectará el estado ni ralentizará su aplicación existente.

Además, le recomendamos que se suscriba a nuestras actualizaciones por correo electrónico a través de www.SBA.gov/Updates y que nos siga en Twitter en @SBAgov para obtener las últimas noticias sobre los recursos y servicios disponibles de la SBA. Si necesita asistencia adicional, puede encontrar su oficina local de la SBA y socios de recursos en www.SBA.gov/LocalAssistance. Si tiene preguntas, también puede llamar al 1-800-659-2955.

Preguntas comunes

- **¿Qué préstamo debo solicitar-- EIDL o PPP?** Solo usted, como propietario de un negocio, toma esa decisión, proporcionamos una red de recursos locales y gratuitos para ayudarlo en su proceso de decisión.
- **¿Puedo solicitar tanto EIDL como PPP?** Si; sin embargo, no puede duplicar los beneficios recibidos.
- **¿Se perdonan los préstamos EIDL?** No, estos deben ser reembolsados.
- **Ya he enviado mi solicitud EIDL. ¿Puedo enviar el préstamo PPP?** Sí, siempre que no duplique los beneficios incluidos en el EIDL.
- **¿Puedo verificar el estado de mi solicitud en línea?** Si; email o teléfono
- **¿Qué bancos están ofreciendo préstamos PPP?** Vea la lista actual de prestamistas de la SBA en www.sba/tx/Houston.

Comuníquese Con SBA y Nuestros Recursos:

**Centro de desarrollo de pequeñas empresas o en ingles:
Small Business Development Centers
(SBDC)s**
713 752 8444
www.sbdc.uh.edu

**SCORE Houston – Counselors to
Americas Small Business**
713 487 6565
www.houston.score.org – *visite la pagina para comunicarse con un consejero en Espanol.*

**Centro de negocios para mujeres o
Womens Business Center (WBC)**
713 681 9232
www.wbea-texas.org/womens-business-center

**U.S. Small Business Administration
(SBA) – Houston District Office**
713 773 6500
www.sba.gov/tx/houston
REGÍSTRESE PARA ACTUALIZACIONES POR CORREO ELECTRÓNICO:
www.sba.gov/tx/houston
Twitter: @SBA_Houston